

Monthly Mortgage Summary



Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending October 2011

Inside this Issue:

Affidavit of Lawful Presence Required at Renewal	2
Mortgage Call Report Reminder	2
2012 State Holidays	3
Administrative Actions	4
License Denials	4
Fine Information	4
Licenses Revoked, Expired, Withdrawn	5
Licenses Approved or Reinstated	6
Customer Service Stars for the Month of October	7
Contact Information	8

2012 License / Registration Renewal Reminders

The 2012 license/registration renewal period for existing mortgage brokers/processors, mortgage lenders, and mortgage loan originators began on November 1, 2011. Please refer to articles published in previous editions of the [Department's Monthly Mortgage Summary](#) for detailed information about the renewal timeline and process.

Important Reminders for All Existing Licensees/Registrants:

- ◆ Mortgage lenders, mortgage brokers, and mortgage loan originators seeking to renew their licenses/registrations for calendar year 2012 must do so by making applications on the NMLSR. Licensees/registrants that **DO NOT** plan to renew their existing Georgia license or registration can indicate this decision from the Renewals Tab once they have logged in to the NMLSR.
- ◆ Licensees/registrants making renewal applications after December 1, 2011, will owe late renewal fees to **both** the Department and the NMLSR.
- ◆ If a mortgage license/registration is not renewed by December 31, 2011, it will expire by operation of law effective January 1, 2012.

Important Reminders for Mortgage Brokers and Mortgage Loan Originators:

- ◆ **Continuing Education (CE):** Mortgage brokers and mortgage loan originators that did not complete pre-licensing education in 2011 must obtain eight (8) hours of CE during calendar year 2011. Failure to obtain the appropriate continuing education hours prior to November 1, 2011, will result in the assessment of late CE fees by **both** the NMLSR and the Department. **Important Note:** While CE courses may be visible in individual licensee records in the NMLSR, CE courses **must** be reported through the Department's website (<https://bkgfin.dbf.state.ga.us/mbcedata.html>) to ensure compliance with Georgia CE requirements.
- ◆ **Mortgage loan originators who submit a renewal but do not have a current sponsor will not have their renewal application approved.** Mortgage loan originators must have a sponsor to be in an approved status.

Any questions about mortgage renewal process should be sent to the Department by e-mail to renewal@dbf.state.ga.us.

Affidavit of Lawful Presence Required at Renewal

All mortgage loan originators and those mortgage brokers and lenders with licenses held in their individual names applying to renew a mortgage license must submit to the Department a signed and sworn affidavit verifying his or her lawful presence in the United States that is accompanied by a copy of at least one "secure and verifiable document." O.C.G.A. § 50-36-1(e).

Please refer to the Department's Memorandum concerning the requirement in the Renewals section of the [Mortgage Forms and Applications](#) and [Mortgage Loan Originator Resources](#) pages of the Department's website. More detailed information about the requirement can also be found in previous editions of the [Department's Monthly Mortgage Summary](#).

Failure to provide the documentation called for by the Memorandum will prevent a renewal applicant from having his or her mortgage license timely renewed for calendar year 2012 and may result in his or her mortgage license being the subject of revocation proceedings.

Mortgage Call Report Reminder

There is a reminder that the Mortgage Call Report ("MCR") required by O.C.G.A. Section 7-1-1004.1 is due within 45 days of the end of every calendar quarter. Third quarter data (July 1 – September 30, 2011) should be filed through the NMLSR by November 14, 2011.

Companies should file the 3rd quarter MCR by the deadline noted above, as failure to do so may result in fines and/or revocation of their Georgia licenses. For more information about the requirements surrounding the MCR, please refer to the NMLSR website at: <http://mortgage.nationwidelicensingsystem.org/slr/common/mcr/Pages/default.aspx>.

HOLIDAY CLOSING

This is a reminder that the Department will be closed on
Friday, November 11th for Veterans' Day,
Thursday, November 24th for Thanksgiving Day, and
Friday, November 25th in observance of
Robert E. Lee's Birthday.



2012 State Holidays

In accordance with O.C.G.A. § 1-4-1, Governor Nathan Deal proclaimed the following dates in 2012 as public and legal state holidays when the Capitol and all State agencies will be closed:

Holiday Name	Date Observed
New Years Day 2012	January 1st – Sunday Will be observed Monday, Jan 2 nd
Martin Luther King Jr.'s Birthday	January 16 th – Monday
Robert E. Lee's Birthday	January 19 th – Thursday Will be observed on Friday, November 23 rd
Washington's Birthday	February 20 th – Monday Will be observed on Monday, December 24 th
Confederate Memorial Day	April 26 th – Thursday Will be observed on Monday, April 23 rd
Memorial Day	May 28 th – Monday
Independence Day	July 4 th – Wednesday
Labor Day	September 3 rd – Monday
Columbus Day	October 8 th – Monday
Veterans' Day	November 12 th – Monday
Thanksgiving Day	November 22 nd – Thursday Lee's Birthday will be observed on Friday, November 23 rd
Christmas Day	December 25 th – Tuesday Washington's Birthday will be observed on Monday, Dec. 24 th

ADMINISTRATIVE ACTIONS

Final Consent Orders

- ◆ **Tanner, Russell Thurston, Bogart, GA (license# 26027)** - Consent Order issued 10/27/2011 became final 10/27/2011.

Cease and Desist Orders Which Became Final

- ◆ **Financial Hope For America, Inc. aka Certified Financial Protection Group, Murrietta, CA** - Order to Cease and Desist issued 09/16/2011 became final 10/27/2011.
- ◆ **Hofler and Associates, LLC, Loganville, GA** - Order to Cease and Desist issued 08/01/2011 became final 10/28/2011.
- ◆ **Home Rights Advocates, Inc., Marietta, GA** - Order to Cease and Desist issued 09/16/2011 became final 10/27/2011.
- ◆ **Marquise Group, LLC, Snellville, GA** - Order to Cease and Desist issued 08/24/2011 became final 10/27/2011.
- ◆ **SignPost Mortgage, Inc., Acworth, GA (license# 19958)** - Order to Cease and Desist issued 09/02/2011 became final 10/04/2011.
- ◆ **State Law Group aka Novation Law Center aka Consult Legal Group, Irvine, CA** - Order to Cease and Desist issued 09/16/2011 became final 10/27/2011.
- ◆ **Wilcher, Shane Preston, Waleska, GA** - Order to Cease and Desist issued 08/26/2011 became final 10/07/2011.

License Denials

MORTGAGE LOAN ORIGINATOR APPLICATIONS DENIED IN OCTOBER 2011

IDNUM	NMLS#	NAME	CITY	ST	DENIED
31512	7941	Richard Anthony Brandariz	Portsmouth	RI	10/06/2011

Fine Information

Information regarding fines assessed against a specific licensee for which there is no pending administrative action, is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON

1 Licensee fined for Books and Records

4 Licensees fined for Changes in Management

MORTGAGE BROKER AND LENDER LICENSEES EXPIRED, WITHDRAWN, OR REVOKED IN OCTOBER 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	WITHDRAWN	EXPIRED	REVOKED
30919	227977	BD	Golden Road Financial, LLC	SAN MATEO	CA	10/12/2011		
16059	181468	BD	First Start Mortgage Corp.	DECATUR	GA	10/14/2011		
21784	162612	BD	Global Lending Group, Inc.	SMYRNA	GA	10/28/2011		
12635	170738	BD	Quality Financial Management Services, Inc.	STONE MOUNTAIN	GA	10/31/2011		
19958	170508	BD	SignPost Mortgage, Inc.	ACWORTH	GA		10/04/2011	
5892	163853	LD	Metro Brokers Financial, Inc.	ATLANTA	GA	10/12/2011		
23808	68929	LD	The Mortgage Company	CENTENNIAL	CO	10/12/2011		
20991	1330	LD	United Mortgage Corp. (NY)	MELVILLE	NY	10/28/2011		
15440	166225	LD	Yale Mortgage Corporation	MIAMI	FL	10/31/2011		

TOTAL: 9**MORTGAGE LOAN ORIGINATOR LICENSEES EXPIRED, WITHDRAWN, OR REVOKED IN OCTOBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	WITHDRAWN	EXPIRED	REVOKED
26181	161968	OD	Michael James Malloy	Atlanta	GA	10/14/2011		
26792	5751	OD	Shawn Michael Connolly	Shamong	NJ	10/14/2011		
26868	179056	OD	ANDREW JOSEPH GREEN	Sicklerville	NJ	10/14/2011		
27250	149087	OD	Kelli Leigh Harris	Raleigh	NC	10/14/2011		
27298	5231	OD	William Charles Ellis Jr.	PEMBERTON	NJ	10/14/2011		
28299	79541	OD	Walker Rocha Fernandes	Charlotte	NC	10/14/2011		
28350	33620	OD	Jennifer Lynn Stott	Ridley Park	PA	10/14/2011		
29959	30039	OD	Sundance Montana Brennan	Kamuela	HI	10/14/2011		
31301	376129	OD	Craig Keith Switzer	Jonesborough	TN	10/14/2011		
32234	33582	OD	Marsha Ann Salmons	Mount Laurel	NJ	10/14/2011		
26139	219717	OD	Linda Patrice Crawley	Buford	GA	10/19/2011		
25782	247911	OD	Todd M Henley	Atlanta	GA	10/28/2011		
25994	7476	OD	John Carter Handy	West Warwick	RI	10/28/2011		
26254	228467	OD	Jennifer A Jones	Suwanee	GA	10/28/2011		
27299	20781	OD	Misty Lynn Frost	Jacksonville	FL	10/28/2011		
28093	16971	OD	Ian Lee Aubourg	North Providence	RI	10/28/2011		
28334	112798	OD	William Glenn Ruhl	Eatonton	GA	10/28/2011		
29051	196505	OD	Emily Hutt	Troy	MI	10/28/2011		
30314	222467	OD	Jason Thomas Robinson	Neptune Beach	FL	10/28/2011		
30498	299787	OD	Arthur Franklin Saunders	Jacksonville	FL	10/28/2011		
31008	339722	OD	Craig Alan Coughlin	Amherst	OH	10/28/2011		
25693	205823	OD	Robert Scott Meyer	Eatonton	GA	10/31/2011		
25710	264585	OD	JEFFREY LYLE SMITH	gainesville	GA	10/31/2011		
25937	165155	OD	Kimberly Z. Nelson	Atlanta	GA	10/31/2011		
25986	210617	OD	alan lee Daniel	loganville	GA	10/31/2011		
28779	210964	OD	Lisa Slocum	Athens	GA	10/31/2011		
30709	4458	OD	Monica Novas Serva	Southbury	CT	10/31/2011		
30954	344720	OD	Timothy Paul Deibert Mr.	Las Vegas	NV	10/31/2011		
31191	350313	OD	Jessica Marie Kiefer	Suwanee	GA	10/31/2011		

TOTAL: 29

**MORTGAGE LOAN ORIGINATOR LICENSEES
APPROVED OR REINSTATED IN OCTOBER 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
25453	165989	O	Tracey McLaughlin	Loganville	GA	04/23/2010	10/07/2011
26480	16863	O	Ryan Thomas Meyer	Narragansett	RI	05/07/2010	10/07/2011
27915	274656	O	Tyrone Marlon Carrington	Stamford	CT	10/07/2011	
32741	811038	O	James Nicholas Thompson	Sugar Hill	GA	10/07/2011	
32755	6128	O	Mark I. Lichtschein	Teaneck	NJ	10/07/2011	
32845	256295	O	Christopher Polidori	Royal Oak	MI	10/07/2011	
32846	713731	O	Joshua Gordon Schusterman	Cleveland	OH	10/07/2011	
32864	815687	O	Ralph Langlois	Snellville	GA	10/07/2011	
32871	428403	O	Jeremy Brigham	Ballwin	MO	10/07/2011	
32883	800560	O	Kurt Alan Gray, Jr.	West Des Moines	IA	10/07/2011	
32884	493455	O	Orry Addison Powers	Charlotte	NC	10/07/2011	
32886	26832	O	Deon Dwyer	Commerce	MI	10/07/2011	
32887	174731	O	Johnny Jia-Zhen Pan	San Lorenzo	CA	10/07/2011	
32894	385613	O	Kevin John Halvorson	Phoenix	AZ	10/07/2011	
32896	332613	O	Mildred Patricia Chenevert	Carrollton	TX	10/07/2011	
32947	6673	O	Troy Leandreas Grubbs	Atlanta	GA	10/07/2011	
32954	501559	O	Jennifer Nicole Hockman	Ankeny	IA	10/07/2011	
32957	417736	O	Brian Christopher Jaeger	Philadelphia	PA	10/07/2011	
32958	200706	O	Brian James McCullough	Woodstock	GA	10/07/2011	
32961	6047	O	Bradley Scott White	Clearwater	FL	10/07/2011	
32965	655398	O	Amanda Mavreen Lauro	Dallas	TX	10/07/2011	
32966	773070	O	Caleb R. Sexton	Jacksonville	FL	10/07/2011	
32969	252095	O	Jennifer Marie Clancy	Dallas	GA	10/07/2011	
32970	17866	O	Brian Edward Cooke	Redwood City	CA	10/07/2011	
32975	819651	O	Stephen Michael Tomasovich, Jr.	Suwanee	GA	10/07/2011	
32976	167243	O	Joshua Mark White	Acworth	GA	10/07/2011	
32982	236287	O	Deadra Lea McCrary	Roswell	GA	10/07/2011	
32983	797195	O	Metro Charles Michio	St. Simmons Island	GA	10/07/2011	
32993	415096	O	Zach A. Sediqzad	Gardner	KS	10/07/2011	
33011	295864	O	KRISTINE K. BROWN	EVANS	GA	10/07/2011	
29515	288717	O	Marizu Jite Ogbuehi	Stone Mountain	GA	10/14/2011	
32158	363085	O	Hoke D. Clark	Smyrna	GA	10/14/2011	
32997	544398	O	Eric Glick	Pooler	GA	10/14/2011	
33071	544338	O	Jeffrey D. Stodghill	Savannah	GA	10/28/2011	
33074	544341	O	Cynthia Lynn Yeoman	Savannah	GA	10/28/2011	

TOTAL: 35

MORTGAGE BROKERS, LENDERS, PROCESSORS AND REGISTRANTS APPROVED OR REINSTATED IN OCTOBER 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
32423	153098	L	ResMac, Inc.	BOCA RATON	FL	10/14/2011	
32985	239349	L	Ilkon Financial Group, LLC	ISLE OF PALMS	SC	10/14/2011	

TOTAL: 2

LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES— (In Tables)

License Status Indicators		(MBCODE) - Mortgage License Codes	
*	Upgrade Broker to Lender	B	Broker
#	Upgrade Lender to Registrant	P	Processor
+	Downgrade Lender to Broker	L	Lender
•	Downgrade Registrant to Lender	R	Registrant
		O	Originator

CUSTOMER SERVICE STARS FOR THE MONTH OF OCTOBER

It is the Department's goal to provide excellent customer service by meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individuals for going above and beyond in serving our customers:

Applications Analyst Irene Harper (Mortgage) – The Department received comments from a customer stating: "I wanted to let you know that we appreciate Irene Harper very much. She is always happy to explain the processes and policies for licensing and help us with our questions. She is not only efficient and knowledgeable but also friendly and helpful. Really, we think she's just about perfect. We are sure that you are aware of what an asset she is to your department but we wanted to reinforce it."

Senior Financial Examiner Joel Byers (Mortgage) – The Department received comments from a customer stating: "Thanks Mr. Byers. Your timely response is greatly appreciated. Again, I would like to compliment your department on how helpful you have been. I deal with 23 other states and they are not nearly as helpful as you and your department."

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S
CUSTOMER SERVICE STARS!!**



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Banking and Finance**

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The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

*Our **MISSION** is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.*

*Our **VISION** is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.*

Our Motto is: "Safeguarding Georgia's Financial Services"

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This monthly publication highlights topics and activities pertaining to the Department's regulation of state-licensed or registered mortgage brokers, lenders and loan originators. It is delivered to interested parties via e-mail and is also available from the Department's website at: <http://dbf.georgia.gov> under Publications, **Mortgage Summary**.

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